

Information to identify the case:

Debtor 1	Stewart K. Price	Social Security number or ITIN	xxx-xx-4133
	First Name Middle Name Last Name	EIN	--
Debtor 2	Dedre L. Price	Social Security number or ITIN	xxx-xx-9170
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-19917-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stewart K. Price

Dedre L. Price
aka Dedre L. Johnson, aka Deidra Johnson

8/6/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stewart K. Price
Dedre L. Price
Debtors

Case No. 16-19917-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 06, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Stewart K. Price, Dedre L. Price, 46 North Maple Avenue, Marlton, NJ 08053-3020
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
516192276	+ Cap1/1&t, Po Box 30253, Salt Lake City, UT 84130-0253
516192284	+ Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
516192287	+ First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 57117-5097
516394178	+ Freedom Mortgage, Attention: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
516192288	+ Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
516200406	Freedom Mortgage Corporation, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
516192289	Gateway One Lending & Finance, 1601 Riverview Dr Ste 100, Anaheim, CA 92808
518990642	+ Powers Kirm, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
518772332	SantanderConsumerUSA Inc as, servicing agent forGateway,, OneLending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518772333	SantanderConsumerUSA Inc as, servicing agent forGateway,, OneLending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356, SantanderConsumerUSA Inc as servicing agent forGateway,
516376138	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517435708	+ Toyota Motor Credit Corporation, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516192295	+ Trumark Financial Cu, 1000 Northbrook Dr, Trevose, PA 19053-8430

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 06 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 06 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516237654	EDI: GMACFS.COM	Aug 07 2021 00:23:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516192273	+ EDI: GMACFS.COM	Aug 07 2021 00:23:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
516192274	+ EDI: CBSAMERIMARK	Aug 07 2021 00:23:00	AmeriMark, PO Box 2845, Monroe, WI 53566-8045
516261130	+ EDI: CBSAMERIMARK	Aug 07 2021 00:23:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516192275	+ EDI: BANKAMER.COM	Aug 07 2021 00:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516192277	+ EDI: CAPITALONE.COM	Aug 07 2021 00:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516213661	+ EDI: AISACG.COM	Aug 07 2021 00:23:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347

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516273986	EDI: CAPITALONE.COM	Aug 07 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516392359	EDI: BL-BECKET.COM	Aug 07 2021 00:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516404637	+ EDI: BASSASSOC.COM	Aug 07 2021 00:23:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516192278	+ EDI: CITICORP.COM	Aug 07 2021 00:23:00	Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516192279	+ EDI: CITICORP.COM	Aug 07 2021 00:23:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516192280	+ EDI: CITICORP.COM	Aug 07 2021 00:23:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
516192281	+ EDI: CITICORP.COM	Aug 07 2021 00:23:00	Citibank/Goodyear, CitiCorp Credit Card Services/Attention, Po Box 790040, Saint Louis, MO 63179-0040
516192282	+ EDI: WFNNB.COM	Aug 07 2021 00:23:00	Comenitycapital/dvdsbr, Po Box 182125, Columbus, OH 43218-2125
516192283	+ Email/PDF: creditonebknofications@resurgent.com	Aug 06 2021 20:34:55	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516218283	+ EDI: DISCOVER.COM	Aug 07 2021 00:23:00	Discover Bank, Discover Products Inc, POB 3025, New Albany OH 43054-3025
516192285	+ EDI: DISCOVER.COM	Aug 07 2021 00:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
518551070	+ EDI: AISACG.COM	Aug 07 2021 00:23:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516192286	+ EDI: BLUESTEM	Aug 07 2021 00:23:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
516227490	Email/Text: GOLF_STBankruptcy@gatewayonlending.com	Aug 06 2021 20:26:00	Gateway One Lending & Finance, 160 N Riverview Drive, Ste 100, Anaheim, CA 92808
516192290	EDI: CBSMASON	Aug 07 2021 00:23:00	K Jordan, PO Box 2809, Monroe, WI 53566-8009
516259163	+ EDI: CBSMASON	Aug 07 2021 00:23:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516192291	+ Email/Text: PBNCNotifications@peritusservices.com	Aug 06 2021 20:26:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516391009	Email/PDF: resurgentbknofications@resurgent.com	Aug 06 2021 20:34:56	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516348095	Email/PDF: resurgentbknofications@resurgent.com	Aug 06 2021 20:34:56	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516346996	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 06 2021 20:34:59	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516192292	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 06 2021 20:34:52	Merrick Bank/Geico Card, Po Box 23356, Pittsburg, PA 15222-6356
516334186	+ EDI: MID8.COM	Aug 07 2021 00:23:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516394055	EDI: NAVIENTFKASMSERV.COM	Aug 07 2021 00:23:00	Navient Solutions Inc. on behalf of, Department of

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			Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635
516403876	EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516404593	EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
516379276	EDI: Q3G.COM	Aug 07 2021 00:23:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516301899	EDI: Q3G.COM	Aug 07 2021 00:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516192293	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	Synchrony Bank/Pep Boys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516192294	EDI: TFSR.COM	Aug 07 2021 00:23:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516241804	+ Email/Text: dbogucki@trumark.org	Aug 06 2021 20:27:00	Trumark Financial Credit Union, 335 Commerce Drive, PO Box 8127, Ft. Washington, PA 19034-8127
516301854	EDI: WFFC.COM	Aug 07 2021 00:23:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516192296	+ EDI: WFFC.COM	Aug 07 2021 00:23:00	Wells Fargo Financial Nat'l Bk/Bobs Disc, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, Attention: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
516394179	*+	Freedom Mortgage Corporation, Attention: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Joseph J. Rogers

on behalf of Debtor Stewart K. Price jjresq@comcast.net jjrogers0507@gmail.com

Joseph J. Rogers

on behalf of Joint Debtor Dedre L. Price jjresq@comcast.net jjrogers0507@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@blankrome.com bkgroup@kmlawgroup.com

Phillip Andrew Raymond

on behalf of Creditor Freedom Mortgage Corporation phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com

Robert P. Saltzman

on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org

William M. E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 10